Case 24-20438-MEH Doc 15 Filed 10/25/24 Entered 10/26/24 00:17:16 Desc Imaged Certificate of Notice Page 1 of 3

Information to identify the case:					
Debtor 1:	Hollie Anne Gilroy	Social Security number or ITIN: xxx-xx-0352			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:			
United States Bank	cruptcy Court: District of New Jersey	Date case filed for chapter: 13 10/22/24			
Case number:	24-20438-MEH				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Hollie Anne Gilroy	
All other names used in the last 8 years		
Address	98 Pleasant Ave. Edison, NJ 08837	
Debtor's attorney Name and address	Hollie Anne Gilroy 98 Pleasant Ave. Edison, NJ 08837	Contact phone Email: None
Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 10/23/24
	All other names used in the last 8 years Address Debtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	Debtor's full name All other names used in the last 8 years Address Pebtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. Hollie Anne Gilroy 98 Pleasant Ave. Edison, NJ 08837 Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853 402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.nib.uscourts.gov.

For more information, see page 2

Debtor Hollie Anne Gilroy Case number 24–20438–MEH

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	November 21, 2024 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Meeting held by Zoom, Enter Meeting ID 807 54 using passcode 895413 1–609–766–9830 For additional meet to https://www.just	10 1358, Click on JOIN 14040, or call ting information go
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		1/21/25
	Deadline for all creditors to file a proof of clain (except governmental units):		
	Deadline for governmental units to file a proof claim:	of Filing deadline: 1 order for relief. 11 U.S.C. § 502(b	180 days from date of o)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.nib.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.		30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the be sent to you separately.	plan and a notice of the he	aring on confirmation will
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney famili any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and det according to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy of the partner confirmation hearing is not indicated on this notice, you debtor will remain in possession of the property and may concourt orders otherwise.	onfirms it. You may object lan, if not enclosed, will be will be sent notice of the co	to confirmation of the sent to you later, and if onfirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o believe that the law does not authorize an exemption that dedeadline.	ter 7. Debtors must file a li ffice or online at https://pa	st of property claimed as acer.uscourts.gov. If you
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will nare made. A discharge means that creditors may never try trasprovided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing If you believe that the debtors are not entitled to a discharge must file a motion by the deadline.	ot be discharged until all pa collect the debt from the c excepted from discharge use in the bankruptcy clerk	ayments under the plan debtors personally except under 11 U.S.C. § 's office by the deadline.
	WRITING A LETTER TO THE COURT OR THE JUDGE IS ADVERSARY COMPLAINT OBJECTING TO DISCHARGE CIRCUMSTANCE WILL WRITING A LETTER PROTECT Y	OR DISCHARGEABILITY	

Official Form 309I

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 24-20438-MEH
Hollie Anne Gilroy Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1
Date Rcvd: Oct 23, 2024 Form ID: 309I Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:

Recipi ID Recipient Name and Address

db + Hollie Anne Gilroy, 98 Pleasant Ave., Edison, NJ 08837-2665

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID tr	Notice Type: Email Address Email/Text: bnc@russotrustee.com	Date/Time	Recipient Name and Address
u	Linary Text, one estassociusice.com	Oct 23 2024 20:37:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 23 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 23 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520430893	+ Email/Text: mtgbk@shellpointmtg.com	Oct 23 2024 20:36:00	Newrez Shellpoint, 75 Beattie Place Suite 300, Greenville, SC 29601-2138

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024 Signature: /s/Gustava Winters